



## ATTENTION: APPLICANTS

### This Department will not accept:

- Outdated application forms
  - Forms that are not legible
  - Incomplete application packets

Refer to the instructions & checklist provided with the application packet.

**Make ALL checks payable to:** “Arizona State Banking Department”  
**MAIL** completed application to the address at the bottom of this page.

### Make Copies of The Entire Application Package Before Submission

- The Department cannot make copies for you.
- If there are questions during the processing of your application, you will have them available for reference.



# Mortgage Banker Application

## Instructions

Application Instructions for License under Arizona Revised Statutes § 6-941 through 6-948 et seq.  
Rules R20-4-1801 through R20-4-1812.

**IMPORTANT: If You Are Originating Mortgage Loans In Arizona You Must Have An Arizona Business Location With A Qualified Arizona Resident As Your Responsible Individual. There Are No Exceptions.**

**Please Read The Following Carefully Before You Complete The Enclosed Documents.**

The enclosed application package is to be used by **ALL** applicants: individuals, partnerships, corporations or business trusts. You must complete all questions and all forms. Information **cannot** be copied from other documents that you may have submitted previously. You should Only use attachments when you have run out of space on the forms. Certain forms are public information and must be completed for the public.

**To Submit an Application** to the Arizona State Banking Department you **MUST** have the following completed with the appropriate agencies and a copy of the **approved document(s)** attached to your application.

**Application Name:** The application name **must be identical on all forms** (e.g., articles, application, trade name certificate, bond, etc.) Identical means spaces, periods, comma's, etc. (e.g., "Company Name, L.L.C."). Failure to submit the required documents **will** delay the processing of your application while these items are being amended.

Arizona State Corporation Commission 1300 W. Washington St., Phoenix, AZ 85007 Telephone (602) 542-3135 or <a href="http://www.cc.state.az.us">www.cc.state.az.us</a> .	Arizona Secretary of State 14 N. 18 <sup>th</sup> Avenue, Phoenix, AZ 85007 Telephone (602)542-6187 or <a href="http://www.sosaz.com">www.sosaz.com</a>
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**If You Wish To Apply As A: Contact the Arizona State Corporation Commission.**

**Corporation:** You **must** submit an **approved copy** of your articles of incorporation and any amendments thereto with your application. We also require a copy of the actual application filed with the Arizona Corporation Commission.

**Foreign Corporation:** If your corporation has been incorporated in a state other than Arizona, the corporation must be authorized to conduct business in this state. You **must** submit a copy of the **approved application** for authority and a copy of your Articles of Incorporation from the state for which you are incorporated.

**Limited Liability Company:** They will assist you in either forming under Arizona law or applying for registration to transact business in Arizona as a foreign limited liability company. You **must** submit an **approved copy** of the articles of organization (for domestic companies) or a copy of the approved registration (for foreign companies) with your application.

**OR**

**If You Wish To Apply As A: Contact the Secretary of State.**

**Partnerships:** Limited Partnership's or Foreign Limited Partnership's **must** provide an **approved copy** of your partnership agreement.

**Sole Proprietorship / Individual:** **Must** use his or her own name when filing as an individual, otherwise you must register your dba or trade name, see **DbA/Trade Name** below.

**DBA/Trade Name:** To do business under a "dba" or a "trade name", you must register your dba or trade name. You **must** submit an **approved copy** of your certificate of trade name registration with your application. You are only allowed to do business in Arizona under one name only. This means you can't use your legal name if you choose a dba name.

**Company Name in Arizona:** You cannot use Trust, Savings, Bank or Banc in your name. You cannot indicate you are a Corporation, LLC or Partnership, LLP in your name unless you are one. You cannot use a name that is similar to any names already being used by other entities licensed by our Department.



# Mortgage Banker Application Instructions

## Other Application Requirements

**Bond:** At the time of application the applicant must provide this department with a **CONTINUOUS** surety bond. A bond form is included for your use. Surety bond requirements range from \$25,000 to \$100,000. The amount of the bond is computed on a base consisting of total assets of the applicant plus the unpaid balance of loans which it services for others as of the end of the applicants fiscal year. However, the amount of the bond required is \$25,000.00 if your investors are limited solely to institutional investors which are defined as: state or national banks, state or federal savings and loan associations, state or federal savings banks, state or federal credit unions, federal government agencies or instrumentalities, quasi-federal government agencies, financial enterprise, licensed real estate brokers or salesmen, profit sharing or pension trusts and insurance companies. This bond must be executed by the applicant as principal and a surety company that is authorized to conduct business in this state. Only one bond is required. Separate bonding of branch offices is not required. Your insurance company can assist you in obtaining a bond. Bonding companies often take several weeks to issue a mortgage banker's bond. In some circumstances a certificate of deposit can be substituted in lieu of a bond. Refer to the statutes for more information concerning the requirements for the certificate of deposit.

**Personal History Statement (PH) And Fingerprint Card (FP):** If the applicant is an individual (s)he must complete both the PH and FP documents. If the applicant is a corporation a PH and FP must be completed by each of the (5) highest corporate officers and by the Responsible Individual who must also be an employee and active in the management of the corporation. In the event the corporation has only one officer, then any manager(s), director(s) or anyone in a managerial/responsible position should also complete a PH and FP. The PH and FP card must be completed by each member of a Limited Liability Company. The Personal History Statements and Fingerprint Cards must be submitted to this department as part of the original application package. Do not leave any questions unanswered. Fingerprints must be done by a law enforcement agency. The personal profile information on the top portion of each card **must** be completed. If additional fingerprint cards are needed contact our office PRIOR to submission of the application package. **Our fingerprint cards must be used. Review Fingerprint Card Instructions sheet enclosed.** Incorrect card processing will be rejected by the FBI and retakes will be required. Go to the Licensing page of our website [azbanking.gov](http://azbanking.gov) to request fingerprint cards.

**Please Read Carefully:** In order to qualify for the license the individual applicant or, if the applicant is other than an individual, the responsible individual (see Question on application) must meet five qualifications. These are set forth below:

1. Have not less than three years experience in making mortgage banking loans or equivalent lending experience in a related business. The responsible individual must have past or current employers provide **original** verification letters of employment with job description on that company's letterhead (need originals - no copies). We will **not accept** resumes, personal references or education as proof of job experience. Qualifying the responsible individual on a license application is a very important part of getting your license approved. They also must be credit worthy.
2. Applicants must intend to engage in the business of making loans or **Mortgage Banking Loans.** A **Mortgage Banking Loan** means a loan, funded exclusively from the Mortgage Banker's own resources that are directly or indirectly secured by a mortgage or deed of trust or any lien interest created with the consent of the owner of real property located in Arizona. For the purposes of this paragraph "own resources," means any of the following.
  - (a) Cash, corporate capital, warehouse credit lines at commercial, savings banks or savings & loan associations or other sources that are liability items on the mortgage banker's financial statements for which its assets are pledged.
  - (b) Correspondent contracts between the mortgage banker and a bank, savings bank, trust company, savings & loan association, credit union, profit sharing or pension trust, consumer loan company or insurance company.
  - (c) The mortgage banker's affiliates' cash, corporate capital, warehouse credit lines at commercial banks or other sources that are liability items on the affiliates' financial statements for which the affiliates' assets are pledged.



# Mortgage Banker Application

## Instructions

3. Applicants must either:

(a) be authorized by FHA, VA, FNMA or FHLMC **AND** maintain a net worth of \$100,000.00

**OR**

(b) if not government approved maintain a net worth of \$250,000.00.

4. **Financials:** Include a current (less than 12 months) original Bound copy audited financial statement prepared by an independent Certified Public Accountant in accordance with GAAP, which must include the accountant's opinion and notes. If audited financials are older than 3 months include a current signed interim Balance Statement and Profit & Loss Statements.

5. The individual applicant or the responsible individual must also be a bona fide resident of the State of Arizona on the date of the application for license. Enclose a copy of your Arizona drivers license with your application.

**W-9:** A completed W-9 form must be included with your application package.

**Verification Of Licenses Issued By Other States:** If the applicant holds like or similar licenses from other states copies of the licenses must be included. If you are licensed in more than five (5) states, only include copies from five (5) states. Example: If you are licensed in 30 states as a mortgage lender then you only need to include copies of current licenses from (5) states.

• **Application / Licensing Information**

**Include All Documentation When You Submit The Application.** Review **CHECKLIST** for assistance in submitting a complete application packet. Do not leave any questions unanswered. If a question does not apply to you or if the answer to the question is 'none', so state on the application. Incomplete forms, inaccurate information or applications packets (missing documents) will not be accepted. This may result in a substantial delay. In the event your application is returned to you, or if additional information is requested, your prompt response will help improve processing time. If you fail to provide the necessary information in a timely manner your license application may be withdrawn and you will have to reapply and pay the appropriate fees again. Until such time as the Superintendent of Banks has issued the license you cannot conduct the activity of a mortgage banker as defined in Arizona Revised Statutes § 6-941 through 6-948.

**NOTE: Derogatory Credit or Criminal Issues:** Provide written explanation and proof of resolved derogatory credit and criminal issues. Good credit and criminal history is required on everyone submitting a personal history form especially the responsible individual.

**Estimated Processing Time Is 60 Days From Date Of Receipt:** If you submit out-dated forms, the application package will be returned to you and you will need to resubmit the application packet using current forms. **Make photocopies of the completed forms for your records. Our office cannot provide you with copies.**

**License Issued:** A license issued prior to or on the renewal date must renew for the new licensing year. You may choose to delay the issuance of the license until the beginning of the new licensing year if you submit your application no more than **thirty (30) days** prior to the new licensing year and your written request of postponement accompanies your application. The licensing year is April 1st through March 31st.

• **Fees: (NOTE - Application Fees are Non-Refundable)**

**Application** fee of fifteen hundred dollar (\$1,500.00) must accompany the application package. If you are applying for more than an Arizona principal location, whether it is in or outside of Arizona a five hundred dollar (\$500.00) application fee must be included for each additional office.

**Fingerprint**-processing fee is twenty-nine dollar (\$29.00) for **Each** fingerprint card. The card(s) and fee(s) must be included with your application. **One card per person.** Please submit a separate check for the total amount of all fingerprint fees.

**Licensing Fee** is one thousand two hundred fifty dollars (\$1,250.00) for the first office and two hundred fifty dollars (\$250.00) for each branch office. **Do not send the licensing fee with your application.** The licensing fee is pro-rated. Upon application approval, this Department will notified you of the pro-rated licensing fee.



## Mortgage Banker Application Instructions

Section 2

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### General Information For Approved Licensee's:

**Changes Made To Your License / Original Application Information:** If any of the original application information change (e.g., name, address, phone number, officers, or a change of control), after you have received your license you must report the change in writing to the Department **before** the change takes place.

**Responsible Individual Change:** The licensee **must** notify the superintendent in writing that its responsible individual will cease to be in active management of the licensee **within ten (10) days** of learning that fact. You then have **90 days** to replace your responsible individual with a qualified person or you must surrender your license. There are no exceptions.

**Renewal Applications:** Are mailed out 30 to 45 days before your renewal date. The completed renewal documents and fees must be received in our office not later than the last day of the licensing year. The Department suggest that you establish adequate internal procedures to follow up on the timely receipt and submission of the renewal application and fees. The Department mails the renewal forms as a courtesy to the licensee. It is the responsibility of the licensee to timely renew its license(s).

**Renewal Fees:** A fee of one thousand two hundred fifty dollars (\$1,250.00) is due if the licensee negotiated or closed in the aggregate (aggregate includes loans outside of Arizona) 100 loans or more in the immediately preceding calendar year and seven hundred fifty dollars (\$750.00) is due if the licensee negotiated or closed in the aggregate 100 loans or less in the immediately preceding calendar year. In addition two hundred fifty dollars (\$250.00) for each branch office.

**LICENSE VERIFICATIONS:** If you need to verify whether or not companies are licensed in the course of your business, you may access our website at [azbanking.gov](http://azbanking.gov) and click on the button titled "*List of Licensees*". *The list are usually updated on a daily basis. Only active licenses are on the web. Follow the instruction listed on the website to look up companies with dba names. Try clicking on the Control Key and the F Key to bring up the Find screen. Key in the name. This should take you right to the licensee if they are licensed.*

**YOU NEED TO CONDUCT YOUR BUSINESS IN COMPLIANCE WITH THE ARIZONA REVISED STATUTES.  
WE SUGGEST THAT YOU KEEP THESE INSTRUCTIONS FOR YOUR QUICK REFERENCE.**

**MAKE CHECKS PAYABLE TO:** Arizona State Banking Department



# Mortgage Banker Application

## Statutes and Rules

A license granted by this Department entitles you to engage in that particular business for which the license is issued. **Be advised, however, that adherence to and compliance with all applicable Statutes and Rules is your responsibility.**

Statutes and Rules may be found on the Department's website at [azbanking.gov](http://azbanking.gov), in the category titled **Statutes, Rules and Other**. They may also be obtained at the Main Public Library located at 1221 North Central Ave., Phoenix, or your attorney. Statutes and Rules may be purchased from the Secretary of State at (602) 542-4086 or [www.sosaz.com](http://www.sosaz.com).

License Type	Statutes and Rules	Maximum License Issuance Time in Days
Advance Fee Loan Brokers	A.R.S. Section 6-1301 through 6-1310	60
Collection Agencies	A.R.S. Section 32-1001 through 32-1057 Rules R20-4-1501 through R20-4-1530	45
Commercial Mortgage Bankers	A.R.S. Section 6-971 through 6-985 Rules R20-4-1901 through R20-4-1911	120
Consumer Lender	A.R.S. Section 6-601 through 6-675 Rules R20-4-501 through R20-4-536	120
Debt Management	A.R.S. Section 6-701 through 6-716 Rules R20-4-601 through R20-4-620	60
Deferred Presentment	A.R.S. Section 6-1251 through 6-1263	120
Escrow Agents	A.R.S. Section 6-801 through 6-847 Rules R20-4-701 through R20-4-706	120
Money Transmitters	A.R.S. Section 6-1201 through 6-1219	120
Mortgage Brokers	A.R.S. Section 6-901 through 6-910 Rules R20-4-901 through R20-4-926	120
Mortgage Bankers	A.R.S. Section 6-941 through 6-948 Rules R20-4-1801 through R20-4-1812	120
Motor Vehicle Time Sales Disclosure Act	A.R.S. Section 44-281 through 44-295	45
Premium Finance Companies	A.R.S. Section 6-1401 through 6-1419	120
Trust Companies	A.R.S. Section 6-851 through 6-867 Rules R20-4-801 through R20-4-816	150

All fees charged are authorized, pursuant to, A.R.S. Section 6-126.

### Licensing Contacts and Extension

Star 180	Jo 125	Sherry 126
Joanne 127	Kandy 128	Laurie 130



# Mortgage Banker Application

## Check List



*Estimated processing time is at least 120 days if everything is included*

### Did you remember to include the following with your application?

- ☐ **One Check For The \$1,500** Application Fee
- ☐ And **One Check For The** Total Number Of Fingerprint Cards (1 Card Per Person)  
**\$29.00** Fee Per Fingerprint Card (# Of Cards \_\_\_\_\_ x Fee = \$ \_\_\_\_\_)
- ☐ Application (Name Sensitive)
- ☐ License Surrender Agreement (Name Sensitive)
- ☐ Original Bond (Name Sensitive - Do not Send a Copy)
- ☐ Current Original Bound Copy from CPA Audited Financial Statement (under 6 months)
- ☐ Current signed Balance Statement and Income & Loss Statement (under 2 months)
- ☐ Verification of Net Worth from audited financials ☐ \$100,000.00 ☐ \$250,000.00
- ☐ W-9 Statement
- ☐ Fingerprint Cards (1 Card Per Person & use only the cards we have provided)
- ☐ Statement of Personal History on top (5) officers, owners, partners, shareholders where applicable (Signed & Notarized on Page 4 BOTH Top & Bottom)
- ☐ Legible Copy Of Drivers License Attached To Each Personal History Statement
- ☐ Original Employment Verification Letters Outlining The Three (3) Years Required Experience For The Responsible Individual Named On Application (no copies)

### • If Applicable

- ☐ Current Audited Financial Statement on Parent Company (Original Bound CPA Copy)
- ☐ Current signed Balance Statement and Profit & Loss Statements on Parent
- ☐ Personal Financials on the Individuals who own the company

**Do not forward your application to this Department until you have received your approved documents from the Arizona State Corporation Commission and/or the Arizona Secretary of State.**

- ☐ Articles of Incorporation ☐ Amendments
- ☐ Articles of Organization ☐ Amendments
- ☐ Partnership Agreement
- ☐ Copy of Letter of Good Standing from State you are Incorporated
- ☐ Approved Foreign Authority to do Business in Arizona
- ☐ Trade Name Certificate (From AZ Secretary of State)
- ☐ Copies of FHA, VA, FNMA, FHLMC & HUD Approval
- ☐ Letter of Explanation for ☐ Derogatory Credit ☐ Criminal History Record
- ☐ Copy of Licenses from Other States in which you are Licensed – Up To (5) States Only

### • Did you remember to:

- ☐ Establish an Arizona Business Location with Arizona Business Phone Number
- ☐ Signed and Notarized All Documents where Applicable
- ☐ Review The Arizona Revised Statutes For Your License Type
- ☐ Hire an Arizona Resident that meets the qualifications outlined in the Arizona Revised Statutes as your Responsible Individual
- ☐ Make copies for your records

**COMPANY NAME IN ARIZONA:** You cannot use Trust, Savings, Bank or Banc in your name. You cannot indicate you are a Corporation, LLC or Partnership, LLP in your name unless you are one. You cannot use a name that is similar to any names already being used by other entities licensed by our Department.

**MAKE CHECKS PAYABLE TO:**

Arizona State Banking Department

**Mortgage Banker Application  
Fingerprint Card Instructions**

Section 5

Page 1 of 2

*Fingerprints must be done by a Law Enforcement Department. See Arizona Administrative Code R20-4-103.*

See Application Instructions under “Personal History Statement & Fingerprint Card” for fingerprint instructions; then order your fingerprint cards from our Department. To request fingerprint cards, go to the Licensing page of our website [azbanking.gov](http://azbanking.gov) or fax us your request at (602) 381-1225.

Fingerprint cards are forwarded to the Arizona Department of Public Safety for processing by the Federal Bureau of Investigation. The FBI sets the following rules for the submission of fingerprint cards:

**One Card Per Person**

- **ORI Field on fingerprint card must have Phoenix, AZ information or be blank.** It cannot have another State’s information in that field. Do not use white out material.
- **Do not use a highlighter on the fingerprint card.** The FBI’s scanners cannot record the information if card contains highlighter.
- **Do not overlap the borders of the block in which you enter information.** The scanners cannot read information that overlaps the block.
- **Do not use whiteout on the fingerprint card.** If information on the card needs to be changed, you may use a white address label affixed within the blue borders of the block.
- **Do not overlap any information into the actual fingerprint area.**
- **Do not enter any information in the block entitled “Employer and Address”.** The Department will enter this information.
- **Do not enter any information in the block entitled “Reason Fingerprinted”.** The Department will enter this information.
- **Do not alter any preprinted information on the fingerprint card.**

Failure to adhere to these guidelines may result in the fingerprint card being returned and a new card required to be submitted.

Fingerprint fees must be on a separate check if other fees are being enclosed.

**MAKE CHECK PAYABLE TO: Arizona State Banking Department**





# Mortgage Banker Application

## Fingerprint Card Instructions

Section 5

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### Note

You may use any fingerprint card that is identical to the one show below, as long as there is no preprinted information on the card. All fields must be blank unless received from the Arizona State Banking Department.

**Do Not** write in any field marked "Leave Blank". Complete all remaining identifying information fields. If there are fields that do not apply, enter N/A.

**Review** fingerprint card instructions above.

<b>APPLICANT</b>		LEAVE BLANK //Leave Blank//		TYPE OR PRINT ALL INFORMATION IN BLACK LAST NAME <u>NAM</u> FIRST NAME MIDDLE NAME				FBI LEAVE BLANK //Leave Blank//	
SIGNATURE OF PERSON FINGERPRINTED		ALIASES <u>AKA</u>		OR //Leave Blank//		DATE OF BIRTH <u>DOB</u> Month Day Year		PLACE OF BIRTH <u>POB</u>	
RESIDENCE OF PERSON FINGERPRINTED		CITIZENSHIP <u>CTZ</u>		SEX	RACE	HGT	WGT	EYES	HAIR
DATE	SIGNATURE OF OFFICIAL TAKING FINGERPRINTS	YOUR NO. <u>OCA</u> //Leave Blank//		LEAVE BLANK //Leave Blank//					
EMPLOYER AND ADDRESS //Leave Blank//		FBI NO. <u>FBI</u>		CLASS					
REASON FINGERPRINTED //Leave Blank//		ARMED FORCES NO. <u>MNU</u>		REF.					
		SOCIAL SECURITY NO. <u>SOC</u>							
		MISCELLANEOUS NO. <u>MNU</u> //Leave Blank//							
<div style="display: flex; justify-content: space-between;"> <div>1. R. THUMB</div> <div>2. R. INDEX</div> <div>3. R. MIDDLE</div> <div>4. R. RING</div> <div>5. R. LITTLE</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 100px;"> <div>6. L. THUMB</div> <div>7. L. INDEX</div> <div>8. L. MIDDLE</div> <div>9. L. RING</div> <div>10. L. LITTLE</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div>LEFT FOUR FINGERS TAKEN SIMULTANEOUSLY</div> <div>L. THUMB</div> <div>R. THUMB</div> <div>RIGHT FOUR FINGERS TAKEN SIMULTANEOUSLY</div> </div>									

**Mortgage Banker Application**  
**Bond**



BOND NO. \_\_\_\_\_

KNOW ALL MEN BY THESE PRESENTS, That we, \_\_\_\_\_, as Principal, and \_\_\_\_\_, a Corporation, qualified and authorized to do business in the State of Arizona as Surety, are held and firmly bound unto the State of Arizona for the use and benefit of any injured person, in the sum of \$ \_\_\_\_\_, lawful money of the United States of America, to be paid to any person injured by the wrongful act, default, fraud or misrepresentation of the licensee or his employees and to the State of Arizona for the benefit of the person injured, for which payment well and truly be made, we bind ourselves, our heirs, executors, administrators, successors and assigns, jointly and severally, firmly by these presents.

**THE CONDITION OF THE ABOVE OBLIGATION IS SUCH THAT:**

WHEREAS, the above named Principal has made application to the Superintendent of Banks of the State of Arizona for license as a Mortgage Banker within the meaning of Title 6, Chapter 9, Article Two, Arizona Revised Statutes, and is required by the provisions of such statutes to furnish a bond in the sum named above, conditioned as herein set forth:

NOW, therefore, if the Principal shall strictly, honestly and faithfully comply with the provisions of Title 6, Chapter 9, Article Two, Arizona Revised Statutes, and shall pay all damages suffered by any person injured by the wrongful act, default, fraud or misrepresentation of the licensee or his employees, or both, growing out of any transaction governed by the provisions of such statutes, then this obligation shall be void; otherwise to remain in full force and effect.

This bond shall become effective on \_\_\_\_\_, and shall remain in force until the Surety is released from liability by the Superintendent of Banks, or until this bond is cancelled by the Surety. The Surety may cancel this bond and be relieved of further liability hereunder by giving thirty days written notice to the Principal and to the Superintendent of Banks of the State of Arizona.

This bond shall be one continuing obligation, and the liability of the Surety for the aggregate of any and all claims which may arise hereunder shall in no event exceed the amount of the penalty hereof.

IN WITNESS WHEREOF, the seal and signature of the Principal hereto is affixed, and the corporate seal and the name of the Surety hereto is affixed and attested by its duly authorized officers at \_\_\_\_\_ this (date) \_\_\_\_\_

(Company Name)

\_\_\_\_\_  
(Print Name of Principal Officer)

By: \_\_\_\_\_  
Signature of Principal Officer

**COUNTERSIGNED:**

If applicable

BY: \_\_\_\_\_  
Arizona Resident Agent

\_\_\_\_\_  
(Name of Surety Company)  
By: \_\_\_\_\_  
Signature of Surety Company



# Mortgage Banker Application Licensee Surrender Agreement

Section 7

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*Licenses may be issued before the completion of the investigation process of your application. This is due to the delay in obtaining certain verification of information provided to the Department in your application package. **Please read, sign and notarize this form and return with the application package.***

*I have read and completely understand the conditions relating to issuance of this license and agree to surrender upon demand the license issued by the State Banking Department of Arizona, if any negative or derogatory information of any type is discovered during the investigation of the license application. If asked to surrender the license, I will do so immediately and cease conducting the business activity relating to the license.*

ACCEPTED

\_\_\_\_\_  
(Name of Company)

By: \_\_\_\_\_ (print) \_\_\_\_\_  
(Signature of Principal Officer) (Name of Principal Signer)

Date: \_\_\_\_\_ (print) \_\_\_\_\_  
(Title of Principal Signer)

## NOTARIZATION OF SIGNATURE

State of \_\_\_\_\_ )  
 ) ss.  
County of \_\_\_\_\_ )

Subscribed and Sworn to before me, this \_\_\_\_\_ day of \_\_\_\_\_  
year of \_\_\_\_\_ at \_\_\_\_\_  
(City and State)

\_\_\_\_\_  
Notary Public

My Commission expires \_\_\_\_\_



# Mortgage Banker Application

## Application

Section 8

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***This application must be completed by typewriter or legibly printed.***

Filing as a: ☐ Corporation ☐ Partnership ☐ Limited Liability Company ☐ Individual ☐ Other

**1. Primary Address:** (Name that has been approved for use in Arizona by the Arizona Corporation Commission)

Company Name:		Federal Tax ID Number:	
Doing Business As:			
Address Line 1:			
Address Line 2:			
City:		State: <div style="text-align: center;">AZ</div>	Zip Code:
Telephone Number:		FAX Number:	
Business Web Page Address:		E-mail Address:	

**2. Mailing Address, if different from above:**

Address Line 1:		
Address Line 2:		
City:	State:	Zip Code:

**3. Domicile (legal presence) State where Organized or Incorporated:**

Address Line 1:		
Address Line 2:		
City:	State:	Zip Code:
Telephone Number:	FAX Number:	

**4. Parent Company - If applicable:** (Required to provide audited financials & ownership/shareholders interest of Parent.)

Company Name:		
Address Line 1:		
Address Line 2:		
City:	State:	Zip Code:

**5. Name of Statutory Agent:**

**6. Place of organization or incorporation:**

Date:

Have you included the **approved** copy of the articles of incorporation, articles of organization or partnership agreements:

☐ Yes☐ No

**7. Date of authorization**

This applies to foreign corporations, foreign limited liability companies, partnerships and business trusts only.  
A copy of the Arizona Corporation Commission Certificate must be received prior to issuance of the license.

Have you included a copy of the Authorization?

☐ Yes☐ No



# Mortgage Banker Application

## Application

Section 8

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**8. List all names, locations of branches:**

Branch Name: <b>a.</b>		
Address Line 1:		
Address Line 2:		
City:	State:	Zip Code:
Branch Name: <b>b.</b>		
Address Line 1:		
Address Line 2:		
City:	State:	Zip Code:
Branch Name: <b>c.</b>		
Address Line 1:		
Address Line 2:		
City:	State:	Zip Code:
Branch Name: <b>d.</b>		
Address Line 1:		
Address Line 2:		
City:	State:	Zip Code:
Branch Name: <b>e.</b>		
Address Line 1:		
Address Line 2:		
City:	State:	Zip Code:

List additional branches on a separate sheet.

Add any locations as Branch Offices if they are contacting Arizona Residents. Application fee per branch is \$500.00  
**Do not include the Arizona principal location as a branch.**



# Mortgage Banker Application

## Application

Section 8

Page 3 of 7

**9. Current Ownership.** Provide names and percentage of each person.

Name	Title	Percentage
Name	Title	Percentage
Name	Title	Percentage
Name	Title	Percentage
Name	Title	Percentage
Name	Title	Percentage
List additional owners on a separate sheet.		
		Total Ownership

Must total 100%

- If this company is owned by individuals they will need to complete the personal financial form enclosed.

**10. ARIZONA RESPONSIBLE INDIVIDUAL ("RI"):** It is your responsibility to provide a qualified individual for this position. This person must; 1) have three (3) years verifiable work experience as a mortgage banker or equivalent experience in a related business originating loans (see A.R.S. 6-943.F); 2) also be a person of stability as indicated by their credit report and employment history. 3) be an Arizona resident. 4) be a W2 employee for your company. Resumes and personal references are not proof of work experience. The Responsible Individual Candidate needs to list on a separate sheet of paper all the licensees he/she is currently a responsible individual or employee/sub-contractor with. This list should be attached to the completed Concurrent Employment form (section 9).

Name:		Title:	
Arizona Driver's License Number:			
Is the Arizona Responsible Individual a full time Arizona resident?			
		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have original letters from current and past employers been enclosed verifying job experience? Verifications must be on that Company's Letterhead.			
		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has Employer reviewed Credit History with employee? Must be credit worthy			
		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Position with This Company:		Years in Business:	
Dollar volume of loan origination (principal amount of the loans only)		From date:	To date:

**11. List the directors, partners, members or the top (5) officers whichever is applicable.** You will need to keep this information current with our Department at all times in the future if the license is issued.

a. Name	Capacity	Years in Business
Experience as a mortgage banker or equivalent experience in a related business.	Capacity	Years in Business
Address:		
City:	State:	Zip Code:
b. Name	Capacity	Years in Business
Experience as a mortgage banker or equivalent experience in a related business.	Capacity	Years in Business
Address:		
City:	State:	Zip Code:
c. Name	Capacity	Years in Business
Experience as a mortgage banker or equivalent experience in a related business.	Capacity	Years in Business
Address:		
City:	State:	Zip Code:





# Mortgage Banker Application

## Application

Section 8

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...continuing directors, partners, members or the top (5) officers:

d. Name	Capacity	Years in Business
Experience as a mortgage banker or equivalent experience in a related business.	Capacity	Years in Business
Address:		
City:	State:	Zip Code:
d. Name	Capacity	Years in Business
Experience as a mortgage banker or equivalent experience in a related business.	Capacity	Years in Business
Address:		
City:	State:	Zip Code:

### 12. Name of firm or agency that audits your financials:

Name:		
Address Line 1:		
Address Line 2:		
City:	State:	Zip Code:
Telephone Number:	FAX Number:	

**13. Current Audited Financial Statement.** The applicant must include with this application, a bound copy from the CPA of the most current audited financial statement or that of its parent company prepared by an independent certified public accountant in accordance with generally accepted accounting principles. This must include a statement of operations and retained earnings and a statement of changes in financial position. This must also include the certified public accountant's opinion as to the fairness of the presentation in conformity with generally accepted accounting principles. It must also include notes to the financial statement.

If the audited financial report was prepared more than six (6) months prior to the date this application is filed, we will require a current balance, income & loss statement which has been certified by the applicant.

Have you included the audited financial statement?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you included a current (previous month) balance, income and loss statement?				<input type="checkbox"/> Yes	<input type="checkbox"/> No
Net worth for each month-end from the date of the last audited financial statement:					
Date:	Net Worth:	Date:	Net Worth:		
Date:	Net Worth:	Date:	Net Worth:		
Date:	Net Worth:	Date:	Net Worth:		

### 14. Provide the following information as of the end of your most current fiscal year:

Total assets: \$	Unpaid balance of loans that you have contracted to service for others: \$
Company's Loan Volume for Past Year: \$	Company's Loan Volume for Current Year: \$



# Mortgage Banker Application

## Application

Section 8

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**15. Complete the following with which you are authorized to do business:**

Authorized by	Mortgagee No.	Date Approved	Ever Suspended
a. <input type="checkbox"/> FHA (Federal Housing Administration)			<input type="checkbox"/> Yes <input type="checkbox"/> No
b. <input type="checkbox"/> VA (Veterans Administration)			<input type="checkbox"/> Yes <input type="checkbox"/> No
c. <input type="checkbox"/> FNMA (Federal National Mortgage Association)			<input type="checkbox"/> Yes <input type="checkbox"/> No
d. <input type="checkbox"/> FHLMC (Federal Home Loan Mortgage Company)			<input type="checkbox"/> Yes <input type="checkbox"/> No
e. <input type="checkbox"/> Other (Provide name)			<input type="checkbox"/> Yes <input type="checkbox"/> No

**Note:** For each of the above (15. a, b, c, d and e) you check, provide a copy of the approval. For each suspended Yes box you checked give full details on separate sheet.

**16. Do you use any investors that are not institutional investors?**

If yes, you must carry a larger bond amount. Refer to A.R.S. 6-943.H & I for bond amounts:

☐ Yes☐ No**17. Below list five lenders to whom you sell and/or for whom you service mortgages, or those that you are considering selling to or servicing for, indicating full name, address, phone number and person(s) to contact.**

a. Name			
Address Line 1:			
Address Line 2:			
City:		State:	Zip Code:
Contact Person:		Telephone Number:	
b. Name			
Address Line 1:			
Address Line 2:			
City:		State:	Zip Code:
Contact Person:		Telephone Number:	
c. Name			
Address Line 1:			
Address Line 2:			
City:		State:	Zip Code:
Contact Person:		Telephone Number:	
d. Name			
Address Line 1:			
Address Line 2:			
City:		State:	Zip Code:
Contact Person:		Telephone Number:	



# Mortgage Banker Application

## Application

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...continuing list of lenders:

e. Name		
Address Line 1:		
Address Line 2:		
City:	State:	Zip Code:
Contact Person:	Telephone Number:	

**18. Read Carefully.** List all occupational or professional licenses that apply to the applicant or any officer, director, trustee, member, partner, sole proprietor, or responsible individual of the applicant that has been denied or refused a license, or holds or has held a license which has been surrendered, revoked, suspended or had an Administrative Action/Order issued against it by any state or federal government agency.

Name on License	Type of License	
Name of Licensing Agency	Type of Action	Date of Action
Name on License	Type of License	
Name of Licensing Agency	Type of Action	Date of Action
Name on License	Type of License	
Name of Licensing Agency	Type of Action	Date of Action
Name on License	Type of License	
Name of Licensing Agency	Type of Action	Date of Action

Write "None" or "NA" if not applicable.  
Attach separate sheet if necessary.

**19. State whether the applicant or any officer, director, partner, member or trustee of the applicant or responsible individual has;**

a. been convicted of any criminal offense other than a traffic violation: If yes, furnish complete details on a separate sheet.	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. been sued in a civil action within the last 15 years:	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. had a final judgment issued against him/her in a civil action on account of fraud, misrepresentation or deceit:	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. filed bankruptcy or served in a similar capacity to an entity that filed bankruptcy within the last 15 years:	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. had an order entered against him/her by an administrative agency of Arizona, the federal government or any other state or territory of the United States involving fraud, deceit or misrepresentation:	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. been indicted or informed against for forgery, embezzlement, obtaining money under false pretenses, extortion, criminal conspiracy to defraud or like offenses	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. been found guilty of fraud in connection with any transaction governed by Title 6, Chapter 9, Article 2 Arizona Revised Statutes:	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Note:** If you answered "Yes" to any of the above (19. a thru g), you must furnish complete details on a separate sheet.)



# Mortgage Banker Application

## Application

Section 8

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**20.** List any Arizona licenses (person, company name & license number) issued by this Department that are held or have been held as owners, partners, members, officers, sole proprietor, or responsible individual; by the persons named in Questions 9, 10 and 11, if any, and the capacity of the interests.

Individual Name:	Capacity:	
Company Name:	License #:	
Individual Name:	Capacity:	
Company Name:	License #:	
Individual Name:	Capacity:	
Company Name:	License #:	
Individual Name:	Capacity:	
Company Name:	License #:	

Attach separate sheet if necessary

**21.** I have read and understand the Arizona Revised Statutes applicable to the license for which I have applied for with the Arizona State Banking Department.

☐ Yes ☐ No

**22. Individual to contact at the company regarding the processing of this Application:**

Name:	
Telephone Number:	FAX Number:

### Affidavit

STATE OF \_\_\_\_\_

SS

COUNTY OF \_\_\_\_\_

I \_\_\_\_\_ being duly sworn, depose and say that I have signed the  
print your name  
 foregoing application as \_\_\_\_\_ of the above named applicant, having full authority  
print your title  
 to sign such application in said capacity; that I have read said application and that the information contained therein is true.

\_\_\_\_\_  
 (Date)

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_ Year \_\_\_\_\_

\_\_\_\_\_  
 My Commission Expires

\_\_\_\_\_  
 (Applicant Signature)

\_\_\_\_\_  
 (Notary Public Signature)

**Mortgage Banker Application**  
**Concurrent Employment Approval Statement**

Section 9

Page 1 of 1

The undersigned applicant/licensee acknowledges that the person listed below as proposed responsible individual is concurrently employed in that capacity by other licensees. This document serves as written approval of the proposed responsible individual's concurrent employment pursuant to A.R.S. Sections 6-909(H), 6-947(H) and 6-984(G), as applicable.

**Proposed responsible individual must attach a list of all concurrent employers.**

---

Signature of Proposed Responsible Individual

---

Date

---

Print Name

**The following must be executed by an owner or officer the applicant/licensee.**

---

Signature of Applicant or Licensee

---

Date

---

Print Name

---

Title



# Mortgage Banker Application

## Personal History Statement

Section 10

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**INSTRUCTIONS: LEGIBLY PRINT or type all answers. All questions and statements, must be completed. If the answer is "NONE", so state.** The entries made in this form are subject to verification. Insure that they are complete and accurate since providing false information or omitting significant information in this form is a criminal offense. If more space is needed, use the "Remarks" section, and attach additional sheets if necessary. The information entered herein is for official use only and will be maintained in confidence.

*If you are applying to be the responsible individual (RI) Mortgage Broker, Mortgage Banker or Commercial Mortgage Banker license, review H.1. on page 3 for specific requirements.*

### A. GENERAL:

1. Mr. Ms. Mrs.  
Position (Title/Owner/RI/AM etc.)      Circle One      Name: Last      First      Middle
  2. (      )      -  
Residence Address: Street      City      State      Zip      Res. Phone:
  3. Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Place of Birth: \_\_\_\_\_
  4. Alias(es) Nicknames, or changes in name: \_\_\_\_\_ Maiden Name (if any): \_\_\_\_\_
  5. Height: \_\_\_\_\_ Weight: \_\_\_\_\_ Color of Eyes: \_\_\_\_\_ Color of Hair: \_\_\_\_\_
  6. Scars, Physical Defects, Distinguishing marks: \_\_\_\_\_
  7. Drivers License No. & State of Issue: \_\_\_\_\_ **(Attach a Photocopy of your License)**
  8. Do you have a history of mental or nervous disorder? ☐ Yes ☐ No
  9. Are you now or have you ever used or been addicted to the use of habit forming drugs such as narcotics or barbiturates? ☐ Yes ☐ No
  10. Have you ever used any narcotic drug, dangerous drug, hallucinatory drug or any other substance deemed to be unlawful to possess or use? ☐ Yes ☐ No
  11. Are you now or have you ever been a chronic user to excess of alcoholic beverages? ☐ Yes ☐ No
  12. Has an order, injunction or judgment, whether or not final, been entered against you in a civil action on account of fraud, misrepresentation or deceit? ☐ Yes ☐ No
- If the answer to any of the above is "Yes", furnish complete details in "Remarks" Section "T" page 3.**
13. Are you presently a member of a Military Reserve or National Guard Organization? ☐ Yes ☐ No  
If "Yes", complete the following. Grade: \_\_\_\_\_ Unit and Location: \_\_\_\_\_

### B. CRIMINAL RECORD:

#### Have you ever been;

1. detained, held, arrested, indicted, or summoned into court as a defendant in a criminal proceeding? ☐ Yes ☐ No
2. convicted, fined or imprisoned or placed on probation? ☐ Yes ☐ No
3. ordered to deposit bail or collateral for the violation of any law, ordinance, police regulation or military regulation? ☐ Yes ☐ No
4. detained, held or arrested for a traffic violation? ☐ Yes ☐ No

**If the answer is "Yes" to ANY of the above questions, complete the following**

Date	Offense	Location of Offense	Disposition

**(Additional space available in "Remarks" Section "T" page 3)**





## Mortgage Banker Application

### Personal History Statement

Section 10

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**C. EMPLOYMENT:** (Show every employment you have had and all periods of employment for the past ten (10) years in chronological order with the most recent first. **You Must Include Complete Addresses**)

Date From / To	Name and <b>Complete Address</b> of Employer (include street, city, and zip) <b>Resumes or Personal References – Are Not Accepted As Employment Verification</b>	Position/ Title	Supervisor	Reason for Leaving

1. Did any of the above employment's require a security clearance? ☐ Yes ☐ No

2. Have you ever been refused Bond? ☐ Yes ☐ No

**If the answer is "Yes", to either of the above explain in "Remarks" Section "T" page 3.**

**D. MEMBERSHIP:** (in past and/or present organizations, show all memberships you have had for the past ten (10) years.)

Name of Organization	Type	Date From / To

**E. EDUCATION:** (Account for all schools attended other than primary grades K-8)

Dates From / To	Name and Location of School	Degree



# Mortgage Banker Application

## Personal History Statement

Section 10

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**F. FAMILY:** (Identify all family members, including children and siblings)

Relationship	Name	Current Address
Father:		
Mother:		
Spouse: (First and Maiden Name)		
Children/Brothers/Sisters:		

**G. RESIDENCES:** (Show all residences for the past ten (10) years in chronological order with the most recent first)

Date From / To	Street and Number and City	State and Zip

**H. ATTACHMENTS:** Have you attached a copy of your drivers license, completed fingerprint card and if applicable a letter of explanation and resolve of any past or current derogatory credit or criminal issues? ☐ Yes ☐ No

1. Applying to be the **RESPONSIBLE INDIVIDUAL ("RI")** (as summarized on page 1, second paragraph). You must meet the employment qualification set forth in the Arizona Revised Statutes. No Exceptions. You must provide **employment verification** from past and/or current employers on their professional company letterhead (provide **original** letters only). This verification must provide job description in terminology consistent with the equivalent and related experience outlined in the Arizona Revised Statutes and dates of employment in that qualifying capacity. **DO NOT SEND** W2's, resumes, personal references or education as proof of job experience. Have you attached the required **original verification letter(s)**? ☐ Yes ☐ No

**I. REMARKS:** (Furnish complete details attach additional sheets if necessary)

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**Mortgage Banker Application  
Personal History Statement**

Section 10

Page 4 of 4

**Read, Sign & Notarize Both Top & Bottom Portion Of This Document**

## AFFIDAVIT

STATE OF \_\_\_\_\_  
\_\_\_\_\_)ss  
COUNTY OF \_\_\_\_\_

I certify that the above entries made by me are true, complete, and correct to the best of my knowledge and belief.

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Signature)

### NOTARIZATION OF SIGNATURE

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_ Year \_\_\_\_\_

\_\_\_\_\_  
My commission expires:

\_\_\_\_\_  
(Notary Public)

## AFFIDAVIT (part 2)

STATE OF \_\_\_\_\_  
\_\_\_\_\_)ss  
COUNTY OF \_\_\_\_\_

I, (Print Your Name) \_\_\_\_\_ in connection with (Print Company Name) \_\_\_\_\_ and pursuant to the provisions of the Arizona Revised Statutes, hereby authorize the Superintendent of Banks, the Attorney General of Arizona and their agents, to examine or receive a copy of any record maintained by the United States Armed Forces, or any Governmental Body, or any University, College or Board of Education of any state, or any bank or credit agency, relating to me, in the same manner and to the same extent as if I personally applied for the same, and I hereby authorize such records be disclosed or furnished in accordance with any request made by or on behalf of the Superintendent of Banks, the Attorney General of Arizona or their agents.

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Signature)

### NOTARIZATION OF SIGNATURE

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_ Year \_\_\_\_\_

\_\_\_\_\_  
My commission expires:

\_\_\_\_\_  
(Notary Public)



# Mortgage Banker Application

## Personal Financial Statement

Section 11

Page 1 of 3

(Do Not Use for Business Statement)

**Please Complete Fully**  
(Describing Any Unusual Assets or Liabilities)

Name \_\_\_\_\_ Customer at \_\_\_\_\_ (office)

Address \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_ Occupation \_\_\_\_\_

Financial Condition As Of \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ (MO/DAY/YEAR)

ASSETS	AMOUNT	LIABILITIES	AMOUNT
Cash in Bank		Notes Payable to Bank	
Cash in other Banks (detail)		Notes payable to Other Banks (detail)	
Ordinary Accounts receivable - Good		Ordinary Accounts Payable	
Due from Friends and Relatives (describe)		Due to Friends & Relatives (describe)	
Notes Receivable - Good (Sched 1)		Notes Payable to Others (describe)	
Mortgages Owned (Sched 1)			
Readily Marketable Securities (Sched 4)			
Other Securities (Sched 4)		Due to Brokers	
Cash Surrender Value of Life Insurance (Sched 5)		Loans on Life Insurance (Sched 5)	
Real Estate & Buildings (Sched 2)		Mortgages or Liens on Real Estate (Sched 3)	
Automobiles		Installment Loans	
Personal Property		Income Taxes Payable	
Other Assets (describe)		Other Taxes Payable	
		Other Liabilities (describe)	
		<b>TOTAL LIABILITIES</b>	
		<b>NET WORTH (Assets Minus Liabilities)</b>	
<b>TOTAL ASSETS</b>		<b>TOTAL</b>	

### APPROXIMATE ANNUAL INCOME AND EXPENSE (EXCLUSIVE OF ORDINARY LIVING EXPENSES)

INCOME	AMOUNT	FIXED EXPENSES	AMOUNT
Salary From _____		Insurance Premiums	
Income from Securities		Rent or Mortgage Payments	
Real Estate Rental		Income Taxes (for year _____)	
Net Income form Business or Profession		Other Taxes	
Other (Alimony, child support or separate maint.)		Other (Include alimony, child support or	
		separate maintenance payments if you are	
		obligated to make them.	
<b>TOTAL INCOME</b>		<b>TOTAL</b>	

- Are the above evaluations on receivable conservative? ☐ Yes ☐ No (If not, explain by separate letter)
- Are any assets pledged or debts secured except as indicated? ☐ Yes ☐ No (If so, please itemize by debt and security)
- Do you have any contingent liabilities for guarantees, endorsements or otherwise? ☐ Yes ☐ No (If so, explain)
- Do you do business with any other bank? ☐ Yes ☐ No (If so, nature of business)



# Mortgage Banker Application

## Personal Financial Statement

Section 11

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5. If you are married are any of the above assets your spouse's separate property? ☐ Yes ☐ No (If so, please itemize) \_\_\_\_\_
6. Are there any suits, judgments, tax deficiencies or other claims pending or in prospect against you? ☐ Yes ☐ No (If so, explain by separate letter) \_\_\_\_\_
7. Have you ever gone through bankruptcy or compromised a debt? ☐ Yes ☐ No (If so, explain by separate letter) \_\_\_\_\_
8. Have you made a will? ☐ Yes ☐ No Who is named executor of estate? \_\_\_\_\_

### COMPLETE THE FOLLOWING SCHEDULES

#### SCHEDULE 1 - NOTES AND MORTGAGES OWNED

Describe here or on separate sheet any important or unusual receivables.

Name Of Debtor	Amount Due	How Payable	Remarks (Include description & value of any security)

#### SCHEDULE 2 - REAL ESTATE AND BUILDINGS

Please give details of encumbrances on Schedule 3 opposite proper parcel number.

Parcel	Location & Description (Include improvements)	Monthly Income	Title In Name Of	Value On Land	Improvements	Encumbrances Amount	Fire Ins. Amount
No. #1							
No. #2							
No. #3							
No. #4							
No. #5							

What is the basis for the above valuations? (State whether cost, fair market value today or other basis) \_\_\_\_\_

Are there any properties held on joint tenancy? ☐ Yes ☐ No Parcel numbers \_\_\_\_\_

#### SCHEDULE 3 - REAL ESTATE ENCUMBRANCES

Parcel	Amt. Owning Per Sched 2	Nature Of Encumbrance And To Whom Payable	Interest Rate	Due Date	Payment Amount	*Are Interest & Principal Current.
No. #1						Yes <input type="checkbox"/> No <input type="checkbox"/>
No. #2						Yes <input type="checkbox"/> No <input type="checkbox"/>
No. #3						Yes <input type="checkbox"/> No <input type="checkbox"/>
No. #4						Yes <input type="checkbox"/> No <input type="checkbox"/>
No. #5						Yes <input type="checkbox"/> No <input type="checkbox"/>

\*If any payments of principal or interest are delinquent please give details. \_\_\_\_\_

Are any taxes delinquent? ☐ YES ☐ NO (If so, give amount and details) \_\_\_\_\_

Are there any unrecorded deeds, liens or other claims not shown above? \_\_\_\_\_



# Mortgage Banker Application

## Personal Financial Statement

Section 11

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### SCHEDULE 4 - SECURITIES OWNED

Please attach separate schedule sheet if needed.

Stock - Shares, Bond Amounts	Description	Value Carried On This Statement	Current Market On Listed Amount		Estimated Value on Unlisted		
			@	Amount	@	Amount	Ann. Div

In whose name are the above securities held? \_\_\_\_\_

If in names of yourself and co-owner, are they joint tenancy? \_\_\_\_\_

### SCHEDULE 5 - INSURANCE

Public liability on autos \$ \_\_\_\_\_ Property Damage on Autos \$ \_\_\_\_\_

#### LIFE INSURANCE

Beneficiary	Amount Of Policy	Cash Value	Amount Of Liens	Net Cash Value
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$
	\$	\$	\$	\$

**I certify that the above information provided by me is true,  
complete and correct to the best of my knowledge and belief.**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature



DO NOT  
SEND TO IRS

STATE OF ARIZONA SUBSTITUTE W-9 FORM  
REQUEST FOR TAXPAYER IDENTIFICATION AND CERTIFICATION

DO NOT  
SEND TO IRS

\*\*\*\*\*LEGIBLY PRINT OR TYPE REQUIRED INFORMATION\*\*\*\*\*

**Part I** Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). For other entities, it is your employer identification number (EIN).

If you are a resident alien OR a sole proprietor OR do not have a number, see the instructions on page 2.

Social Security Number (SSN)

2    -   -     0

Employer Identification Number (EIN)

1   -       0

OR

Name (if using SSN) or Business Name (if using EIN) - as reported with Social Security Administration or IRS

DBA, Business, Subsidiary, Trade name, Other \_\_\_\_\_ (circle one)

**Remittance Address** (If different from main address)

Name

Address

City, State, and ZIP code

**Main Address** (where tax information and general correspondence is to be mailed)

City, State, and ZIP code

Contact Name \_\_\_\_\_

Telephone number \_\_\_\_\_

Fax number \_\_\_\_\_

(\_\_\_\_\_) (\_\_\_\_\_) \_\_\_\_\_

**Part II**

For Payees Exempt From Backup  
Withholding (See instructions on page 2.)

**Check the appropriate box:**

☐ (5) Business (check one of the following)

\_\_\_\_ (A) Arizona Corp.-including Non-Profit

\_\_\_\_ (C) PC, PLLC, or LLC

\_\_\_\_ (F) Financial Institution

\_\_\_\_ (H) Benefits Provider

\_\_\_\_ (M) Medical Corp.

\_\_\_\_ (O) Out of State Corp.-including Non-Profit

\_\_\_\_ (P) Professional Assoc.

\_\_\_\_ (S) Sole Owner (using EIN)

\_\_\_\_ (T) Partnership, LLP, or LTD

\_\_\_\_ (U) Public Utility Co.

☐ (6) Individual (check one of the following)

\_\_\_\_ (I) U.S. Citizen/Permanent Resident

\_\_\_\_ (S) Sole Owner of a Business (using SSN)

☐ (7) Other (Non-corporate including, but not  
limited to conferences, trust funds,  
receiverships)

--PLEASE BRIEFLY DESCRIBE

☐ (8)(B) Board Member

**Minority Business Indicator:** (check one of the following that best describes your business)

\_\_\_\_ 01 - Small Business

\_\_\_\_ 02 - Minority Owner Business

\_\_\_\_ 03 - Woman Owner Business

\_\_\_\_ 05 - Small Business/Minority Owner

\_\_\_\_ 06 - Small Business/Woman Owner

\_\_\_\_ 07 - Small Business/Disabled Owner

\_\_\_\_ 08 - Minority Woman Owner Business

\_\_\_\_ 09 - Disabled Minority Owner Business

\_\_\_\_ 10 - Disabled Woman Owner Business

\_\_\_\_ 11 - Small Business/Minority Woman Owner

\_\_\_\_ 12 - Small Business/Disabled Minority Owner

\_\_\_\_ 13 - Small Business/Disabled Minority Woman  
Owner

\_\_\_\_ 00 - None of these apply

**Part III** Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me). **AND**


2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that

I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding **AND**

3. I am a U.S. person (including a U.S. resident alien).

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement account (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See instructions on page 2.)

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Sign Here 

Date 

RETURN THIS FORM AND REPORT ANY CHANGES IN THE ABOVE INFORMATION TO THE STATE AGENCY THAT YOU DO BUSINESS WITH

FOR STATE AGENCY USE ONLY

DO NOT WRITE BELOW THIS LINE

VENDOR # \_\_\_\_\_

☐ NEW VENDOR

☐ TIN CHANGE

MC(s) \_\_\_\_\_ (main address)

☐ NAME CHANGE

MC(s) \_\_\_\_\_ (remittance address)

AGY \_\_\_\_\_ AGENCY CONTACT \_\_\_\_\_

AGENCY CONTACT PHONE # (\_\_\_\_\_) \_\_\_\_\_ EXT. \_\_\_\_\_

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